



4. LOT ACQUISITION THROUGH THE COMMUNITY MORTGAGE PROGRAM

The Quezon City Government as mobilizer/originator through HCDRD implements Community Mortgage Program (CMP). A financing program of the Social Housing Finance Corporation (SHFC) which assists legally organized associations of underprivileged and homeless citizens to purchase and develop a tract of land under the concept of community ownership.

Office or Division:	Community Mortgage Program Section under Housing and Resettlement Division (HRD)
Classification:	Qualified for Multi-Stage Processing
Type of Transaction:	G2C – Government to Citizen ; G2G –Government to Government
Who may avail:	Community Associations (CA) of informal settler families; Landowners (LO) of private properties; Individual Client for Socialized Housing
CHECKLIST OF REQUIREMENTS	
WHERE TO SECURE	
For Landowners:	
Letter Request (1 original, 1 photocopy)	Client
Titles with certificate of two (2) titles back (1 certified true copy, 2 photocopies)	Registry of Deeds
Tax Declaration and two (2) trace back (1 certified true copy, 2 photocopies)	City Assessor's Office
Tax Clearance / Tax Receipts (1 certified true copy, 2 photocopies)	City Treasurer's Office (CTO)
Vicinity Map / lot plan signed by Geodetic Engineer (1 certified true copy, 2 photocopies)	Geodetic Engineer
Proof of road right-of-way (1 certified true copy, 2 photocopies)	Quezon City Engineering Department
Special Power of Attorney (SPA) for landowners represented by their Attorney-in-Fact (1 original copy, 2 photocopies)	Client
Two (2) valid Government issued IDs and BIR issued Tax Identification Number (TIN) of the registered owner/s (2 photocopies)	Client

For Community Associations (CA):	
Letter Request (1 original, 2 photocopies)	Community Association
Department of Human Settlements and Urban Development (DHSUD) / Housing and Land Use Regulatory Board (HLURB) Registration, Articles of Incorporation & By-Laws (1 certified true copy, 2 photocopies)	DHSUD/HLURB
Secretary's Certificate authorizing the CA President to represent the CA (2 original, 1 photocopy)	Community Association
Masterlist of Beneficiaries with lot assignment (2 original, 1 photocopy)	Community Association
Subdivision plan duly signed by the Geodetic Engineer (2 blueprint)	Geodetic Engineer
Bank Account in the name of the CA with savings equivalent to three (3) months advance amortizations and one (1) year Mortgage Redemption Insurance (MRI) (2 photocopies of the bank passbook)	Community Association
BIR Certificate of Registration (1 certified true copy, 2 photocopies)	BIR
Individual Client for Socialized Housing:	
Proof of Income (1 original, 2 photocopies)	Client
Marriage Contract (1 original, 2 photocopies)	Philippine Statistics Authority (PSA)
Birth Certificate (1 original, 2 photocopies)	Philippine Statistics Authority (PSA)
Barangay Clearance (1 original, 2 photocopies)	Barangay Hall
Two (2) valid Government issued IDs with 3 specimen signatures (2 photocopies)	Client
May submit requirement and follow up through email at email address: HCDRD@quezoncity.gov.ph	

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Submit letter of intent/application letter with the requirements attached to HCDRD.	1. Receive letter request from client and provide checklist of requirements.	None	5 minutes	<i>Receiving Clerk</i> Administrative Division
	1.1 Validate submitted documents and attachments.	None	1 day	<i>Receiving Clerk</i> Administrative Division
	1.2 Transmit to the Assistant Department Head for review.	None	5 minutes	<i>Assistant Department Head /</i> Office of the Assistant Department Head
	1.3 Receive documents for proper disposition.	None	1 day	<i>Department Head</i> Office of the Dept. Head
2. The applicant must submit the requirements to the personnel-in-charge for evaluation.	2. Evaluate application and validate submitted documents	None	2 days	<i>Project Coordinator</i> Community Mortgage Program Section
3. The applicant should be informed that the site inspection will be conducted by the authorized staff of HCDRD who will make a report and recommendation	3. Conduct site inspection and prepare recommendation	None	1 day	<i>Project Coordinator</i> Community Mortgage Program Section

4. Attend CMP Orientation	4. Conduct CMP Orientation	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
	4.1 Mediate negotiations between lot owner and community association.	None	5 days	<i>Division Head Section Head CMP Project Coordinator Community Mortgage Program Section</i>
5. Submit all required documents to HCDRD	5. Prepare all necessary documents for CMP project enrolment.	None	7 days	<i>Project Coordinator Community Mortgage Program Section</i>
	5.1 File for CMP project enrollment and forward documents to Social Housing Finance Corporation (SHFC).	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
6. The CA and the program beneficiaries shall be informed of the results of SHFC Evaluation. All findings shall be complied for approval of loan application.	6. Give feedback to client with attached report and findings.	None	7 days	<i>Section Head Project Coordinator Community Mortgage Program Section</i>
	6.1 Check compliance on the findings of SHFC	None	7 days	<i>Section Head Project Coordinator Community Mortgage Program Section</i>
	6.2 Prepare and assist in signing required loan documents.	None	7 days	<i>Project Coordinator Community Mortgage Program Section</i>
	6.3 Submit complete loan documents to the SHFC.	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
	6.4 Follow-up and			

	comply with SHFC findings.	None	3 days	<i>Project Coordinator Community Mortgage Program Section</i>
7.The landowner and CA will execute Deed of Absolute Sale (DOAS).	7. Prepare and assist in signing of DOAS.	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
	7.1 Submit DOAS and other documents to SHFC.	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
8.Attend CMP post take-out orientation on their monthly amortization payment. <i>(After The landowner's title was transferred in the name of the CA .and after release of the loan proceeds as payment to landowner.)</i>	8. Guide and remind the program beneficiaries to attend the post take out orientation. .	None	1 day	<i>Project Coordinator Community Mortgage Program Section</i>
	TOTAL:	None	48 days, 0 Hour(s), 10 minutes	
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